

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: : Case No.: 19-21844-TPA
: :
Brian J. Miller : Chapter: 13
Anita M. Osborne : :
Debtor(s). : :
: Date: 4/1/2020
: Time: 10:00

PROCEEDING MEMO

MATTER: #51 MFRS by Dollar Bank, FSB
#58 Resp. by Trustee
#59 Resp. by Debtor

APPEARANCES:

Debtor: Abigail Steidl
Trustee: Owen Katz
Dollar Bank: Beth Slaby

NOTES:

Slaby: Arrears were \$5000 on first mortgage \$2,500 on second mortgage.
Never made a full plan payent. \$12,000 in arrears. POC \$43,000,
\$12,000.

Steidl: Debtors are back to work. Made \$5000 payment in last month. Net
equity of \$55,000. After exemption \$29,000+

Katz: Substantial equity in the property. Value of property is \$120,000.

OUTCOME: Affidavit of default order to be issued: Bank may request hearing if
default. (10:49) Chambers to issue Order.



A handwritten signature in black ink, appearing to read "Anita M. Osborne", is written over a stylized, decorative flourish. Below the signature, the initials "jlm" are handwritten.